Case 08-20106 Doc 1 Filed 07/31/08 Entered 07/31/08 23:20:54 Desc Main Document Page 1 of 24

B 1 (Official Form 1) (1/08) United States Bankruptcy Court Voluntary Petition Name of Debtor (if individual, enter Last, First, Middle): Epps, Adrian, M Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names) (include married, maiden, and trade names) Last four digits of Soc Sec or Indvidual-Taxpayer I D (ITIN) No /Complete EIN Last four digits of Soc Sec or Indvidual-Taxpayer 1 D (1TIN) No /Complete EIN (if more than one, state all) 2724 (if more than one, state all) Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State) 20176 Oak Lane Lynwood, IL ZIP CODE 60411 ZIP CODE County of Residence or of the Principal Place of Business Cook County of Residence or of the Principal Place of Business Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above) ZIP CODE Type of Debtor Chapter of Bankruptcy Code Under Which Nature of Business (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign 11 U.S.C § 101(51B) See Exhibit D on page 2 of this form. Chapter 11 Main Proceeding Chapter 12 Corporation (includes LLC and LLP) Railroad Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box) Tax-Exempt Entity (Check box, if applicable) ☑ Debts are primarily consumer. Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose Filing Fee (Check one box.) Chapter 11 Debtors Check one box: ✓ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U S C § 101(51D) Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000 Filing Fee waiver requested (applicable to chapter 7 individuals only) Must attach signed application for the court's consideration. See Official Form 3B Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. \mathbf{A} Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors П П \square 50,001-10,001-25,001-50-99 100-199 200-999 1,000-5,001-Over 1-49 50,000 100,000 100,000 5,000 10,000 25,000 Estimated Assets 1 \$100,000,001 \$500,000,001 \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 More than \$50,001 to \$0 to to \$50 to \$100 to \$500 to \$1 billion \$1 billion to \$10 \$50,000 \$100,000 \$500,000 to \$1 million million million million million Estimated Liabilities \square П П \$100,000,001 \$500,000,001 More than \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$0 to to \$50 to \$100 to \$500 to \$1 billion \$1 billion \$100,000 \$500,000 to \$1 to \$10 \$50,000

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Case 08-20106 Doc 1 Filed 07/31/08 Entered 07/31/08 23:20:54 Desc Main Page 2 of 24 Document Page 2 B 1 (Official Form 1) (1/08) Voluntary Petition Name of Debtor(s) (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number 06-7984 Date Filed 7-6-06 Northern District Illinois Eastern Division Where Filed. Case Number Date Filed Location Where Filed Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet. Name of Debtor Case Number Date Filed Relationship District Judge Exhibit B Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 100) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11. United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b) s Ronald Lorsch Exhibit A is attached and made a part of this petition Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of immunent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. V Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable hox) \mathbf{Z} Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence (If box checked, complete the following) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the

filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B 1	Official Form) 1 (1/08)	Page 3
Vol	intary Petition	Name of Debtor(s):
	s page must be completed and filed in every case.)	
	Signa	itures
	Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
and [If p chose or l chap [If n have I re-	clare under penalty of perjury that the information provided in this petition is true correct betitioner is an individual whose debts are primarily consumer debts and has en to file under chapter 7. 11, 12, 3 of title 11. United States Code, understand the relief available under each such iter, and choose to proceed under chapter 7 of attorney represents me and no bankruptey petition preparer signs the petition. It is obtained and read the notice required by 11 U.S.C. § 342(b) quest relief in accordance with the chapter of title 11, United States Code, iffied in this petition. Is/ Adrian Epps Signature of Debtor	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
	Signature of Deolor	(Signature of Poreign Representative)
X	Signature of Joint Debtor Telephone Number (if not represented by attorney) Date	(Printed Name of Foreign Representative) Date
	Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X	/s/ Ronald B.Lorsch Signature of Attorney for Debtor(s) Ronald B. Lorsch Printed Name of Attorney for Debtor(s) Law Office of Ronald B. Lorsch Firm Name 1829 W. 170th St. Address Hazel Crest, IL 60429 —708-799-0102 Telephone Number Date	I declare under penalty of perjury that (1) I am a bankruptey petition preparer as defined in IT U S C § 110, (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U S C § 110(b), 110(h), and 342(b), and, (3) if rules or guidelines have been promulgated pursuant to 11 U S C § 110(h) setting a maximum fee for services chargeable by bankruptey petition preparers. I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptey Petition Preparer. Social-Security number (If the bankruptey petition preparer is not an individual,
certi	case in which § 707(b)(4)(D) applies, this signature also constitutes a fication that the attorney has no knowledge after an inquiry that the information e schedules is incorrect Signature of Debtor (Corporation/Partnership)	state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
and debt	plare under penalty of perjury that the information provided in this petition is true correct, and that I have been authorized to file this petition on behalf of the	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above
Χ		parties allow books occurry dufficer to provided stoore
	Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual
	Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person
		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE	Adrian	Epps)	Chapter 13 Bankruptcy Case N	√o.	
	Debtor	r(s))			
		DECLARATION REGAR Signed by Debtor(s) o To Be Used When	r C	orporate Representa	tive	
PART A.		CLARATION OF PETITIONER completed in all cases.		Date: /		. 3
given n filed pet Chapter DECLA addition	(s), corporting (our) at (our)	Adrian Epps and rate officer, partner, or member, hereby detorney, including correct social security numents, schedules, and if applicable, application etc, is true and correct. I(we) consent to my(our or the United States Bankruptcy Court. I(we) understaand that failure to file this I/(a) and 105.	umb to pa attonders DEC	er(s) and the information of filing fee in installments of the petition, s stand that this DECLARAT LARATION will cause this	on provided in and Applicate statements, self ION must be see asset to be dis	n the electronically ion for Waiver of the nedules, and this filed with the Clerk in smissed pursuant to 11
	debts a	If the primarily consumer debts and volume I(we) am(are) aware that I(we) may proceed Code; I(we) understand the relief available chapter 7; and I(we) request relief in according to the primary in the	eed de u	under chapter 7, 11, 12, ander each such chapter;	, or 13 of Tit	le 11 United States
C.		checked and applicable only if the y entity.	pet	ition is a corporation	n, partners	hip, or limited
		I declare under penalty of perjury that the that I have been authorized to file this peraccordance with the chapter specified in	titic the	on on behalf of the debto petition.		
	Signature	e: (Debtor or Corporate Officer, Partner or	Mei	Signature:	(Joint De	ebtor)

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

-	Northern	District of	Illinois	
In re <u>Adrian Epp</u> Debtor(Case No	(if known)
EXHIBIT D - INI		BTOR'S STATEN UNSELING RE		OMPLIANCE WITH
credit counseling liste case, and the court ca filing fee you paid, ar you. If your case is d	ed below. If you an dismiss any ca ad your creditors ismissed and you	cannot do so, yo ase you do file. I s will be able to r u file another ba	u are not eligi f that happens esume collect nkruptcy case	•
•	a separate Exhib			on is filed, each spouse ements below and attach
from a credit counselir administrator that outli performing a related by	ng agency approve ined the opportun udget analysis, an e. <i>Attach a copy</i>	ed by the United bities for available and I have a certific	States trustee of credit counseleate from the a	ling and assisted me in
from a credit counselir	ng agency approve	ed by the United	States trustee o	ase, I received a briefing or bankruptcy ing and assisted me in

performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency

no later than 15 days after your bankruptcy case is filed.

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Official Form 1, Exh. D (10/06) – Cont.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:/s/ Adrian Epps
Date:

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Certificate Number: 01356-ILN-CC-004495796

CERTIFICATE OF COUNSELING

I CERTIFY that on July 22, 2008	, at	; 11:40	o'clock <u>AM E</u>	EDT,				
Adrian Epps		receive	d from					
Hummingbird Credit Counseling and Education	n, Inc.			,				
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the								
Northern District of Illinois	, an	individual [or	group] briefing	that complied				
with the provisions of 11 U.S.C. §§ 109(h) and 111.								
A debt repayment plan was not prepared	If a d	lebt repaymen	t plan was prepar	ed, a copy of				
the debt repayment plan is attached to this c	ertificat	te.						
This counseling session was conducted by	internet a	and telephone	··					
Date: <u>July 22, 2008</u>	Ву	/s/Adria Barsl	hay					
	Name	Adria Barsha	<u>v</u>					
	Title	Certified Cou	nselor					

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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B 201 In re			Case No	
B 201 (04/09/06)		Debtor		(If known)

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your ereditors.
- 3. The purpose of filling a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penaltics, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations, most student loans, certain taxes, most criminal fines and restitution obligations, certain debts which are not properly listed in your bankruptcy papers, certain debts for acts that caused death or personal injury, and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security nu	mber (If the bankruptey petition	
Address	preparer is not an individual, state the Social number of the officer, principal, responsible partner of the bankruptey petition preparer.) by 11 U.S.C. § 110.)		
X			
Signature of Bankruptey Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.			
Certificate I (We), the debtor(s), affirm that I (we) have received and	e of the Debtor read this notice.		
	x/s/ Adrian Epps		
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	Χ		
	Signature of Joint Debtor (i		

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In re	Adrian Epps,	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
none				
	1			
		ntal 🕨		

(Report also on Summary of Schedules.)

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In re	Epps	,	Case No	
	Debtor		(If k	nown)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1 Cash on hand				
2 Checking, savings or other finan- eial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives		Bank of America		\$100
Security deposits with public utilities, telephone companies, landlords, and others				
Household goods and furnishings, including audio, video, and computer equipment		Household Goods		\$3000
5 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact dise, and other collections or collectibles				
6 Wearing apparel		Wearing Apparel		\$400
7 Furs and jewelry				
8 Firearms and sports, photographic, and other hobby equipment				
9 Interests in insurance policies Name insurance company of each policy and itemize surrender or refund value of each				
10. Annuities Itemize and name each issuer.				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)				

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In re		,	Case No.	
	Debtor			(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans Give particulars		457 Plan		\$8000
13 Stock and interests in incorporated and unincorporated businesses Itemize				
14 Interests in partnerships or joint ventures Itemize				
15. Government and corporate bonds and other negotiable and non-negotiable instruments]	
16 Accounts receivable				
17 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18 Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A Real Property				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust				
21 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated training of controls of contr				
value of each				

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In re	Case No.
Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22 Patents, copyrights, and other intellectual property. Give particulars				
23 Licenses, franchises, and other general intangibles. Give particulars				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes				
25. Automobiles, trucks, trailers, and other vehicles and accessories		2007 Pontiac Grand Prix \$14750 2006 Ford Explorer \$14325		\$29075
26 Boats, motors, and accessories				
27 Aircraft and accessories.				
28 Office equipment, furnishings, and supplies				
29 Machinery, fixtures, equipment, and supplies used in business				
30. Inventory				
31. Animats				
32. Crops - growing or harvested Give particulars				
33 Farming equipment and implements				
34 Farm supplies, chemicals, and feed				
35. Other personal property of any kind not already listed lternize				
		continuation sheets attached	Total➤	\$40175

(Include amounts from any continuation sheets attached | Report total also on | Summary of Schedules)

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In re	Epps ,	Case No
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the ex-	emptions to	which	debtor i	is entitled	under:
(Check one box)					

☑ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Bank of America checking	735ILCS5/12-1001(b)	\$100	\$100
Household Goods	7351LCS5/12-1001(b)	\$3000	\$3000
Wearing Apparel	735ILCS5/12-1001(a)	\$400	\$400
457 Plan	735ILCS5/12-1006	\$8000	\$8000

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B6D (Official Form 6D) (1	2/07)			
In re	Epps	,	Case No.	
	Debtor			(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doc, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			11-06					
Capital One Auto Finance P O Box 260848 Plano, TX 75026-0848			2006 Ford Explorer				\$28,633	
			VALUE \$14750					
ACCOUNT NO.			3-07					
Alliant Credit Union 11545 W Touhy Chicago, IL 60666			2007 Pontiae Grand Prix				\$22,900	
			VALUE \$14325	<u> </u>				
ACCOUNT NO.								
			VALUE S					
continuation sheets attached			Subtotal ► (Total of this page)		<u> </u>	l	\$ 51,533	\$
			Total ► (Use only on last page)				\$51,533	\$
			(Ose only on last page)				(Report also on Summary of Schedules)	(If applicable, report also on Statistical Summary of Certain Liabilities and Relate

Data)

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B6E (Official Form 6E)) (12/07)	
ln re	Epps	Case No
In ie	Debtor	(if known)
SCHEDUL	E E - CREDITORS HOLDI	NG UNSECURED PRIORITY CLAIMS
unsecured claims entitled to including zip code, and last	o priority should be listed in this schedule. In thou digits of the account number, if any, of a	of priority, is to be set forth on the sheets provided. Only holders of the boxes provided on the attached sheets, state the name, mailing address ll entities holding priority claims against the debtor or the property of the tion sheet for each type of priority and label each with the type of priority
debtor chooses to do so. If	a minor child is a creditor, state the child's ini	creditor is useful to the trustee and the creditor and may be provided if the tials and the name and address of the child's parent or guardian, such as name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).
entity on the appropriate se both of them, or the marital Joint, or Community."	hedule of creditors, and complete Schedule He community may be liable on each claim by p If the claim is contingent, place an "X" in the hidated." If the claim is disputed, place an "X"	on a claim, place an "X" in the column labeled "Codebtor," include the Codebtors. If a joint petition—is filed, state whether the husband, wife, acing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more
		totals" on each sheet. Report the total of all claims listed on this Schedule Report this total also on the Summary of Schedules.
entitled to priority listed on		the box labeled "Subtotals" on each sheet. Report the total of all amounts in the last sheet of the completed schedule. Individual debtors with of Certain Liabilities and Related Data.
amounts not entitled to price		t in the box labeled "Subtotals" on each sheet. Report the total of all d "Totals" on the last sheet of the completed schedule. Individual debtormary of Certain Liabilities and Related Data.
Check this box if debt	or has no creditors holding unsecured priority	claims to report on this Schedule E.
TYPES OF PRIORITY	CLAIMS (Check the appropriate box(es) below if	claims in that category are listed on the attached sheets.)
Domestic Support Ob	ligations	
		isc, former spouse, or child of the debtor, or the parent, legal guardian, or a domestic support claim has been assigned to the extent provided in
Extensions of credit in	an involuntary case	
	nary course of the debtor's business or financia the order for relief. 11 U.S.C. § 507(a)(3).	al affairs after the commencement of the case but before the earlier of the
☐ Wages, salaries, and c	ommissions	
independent sales represent		ck leave pay owing to employees and commissions owing to qualifying a 180 days immediately preceding the filing of the original petition, or the 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Contributions to employee benefit plans

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B6E (Official Form 6E) (12/07) – Cont.	
In re	Case No
In re, Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farme	er or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	, lease, or rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Uni	its
Taxes, customs duties, and penalties owing to federal, state, and l	ocal governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Deposi	itory Institution
	Office of Thrift Supervision, Comptroller of the Currency, or Board of successors, to maintain the capital of an insured depository institution. 11 U.S.C
Claims for Death or Personal Injury While Debtor Was Into	oxicated
Claims for death or personal injury resulting from the operation of drug, or another substance. 11 U.S.C. § 507(a)(10).	of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,
* Amounts are subject to adjustment on April 1, 2010, and every th adjustment.	ree years thereafter with respect to cases commenced on or after the date of

continuation sheets attached

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B6E (Official Form 6E) (12/07) –	Cont.		· ·	

In re		,	Case No.	
_	Debtor	<u> </u>		(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.			2007 Federal Income						
Internal Revenue Service Mail Stop 5010 CHI 230 S Dearborn Street Chicago, IL 60604			Taxes				\$1500	\$1500	
Account No.									
Account No.									
Account No.								_	
Sheet noof continuation_sheets attache Creditors Holding Priority Claims	ed to Sc	hedule of	Т (Т	S otals of	ubtota this pa		\$1500	\$ 1500	
Total > (Use only on last page of the completed Schedule E Report also on the Summary of Schedules)					\$ 1500				
of Schedules) Totals (Use only on last page of the completed Schedule E If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data)							s 1500	\$	

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In re	Epps	,	Case No.	
	Debtor		(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

 \square Check this box if debtor has no creditors holding unsecured claims to report on this Schedule \underline{F} . HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CONTINGENT CODEBTOR **MAILING ADDRESS INCURRED AND CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. credit card ACCOUNT NO HSBC Card Services \$356 P.O. Box 80084 Salinas, CA 93912-0084 ACCOUNT NO credit card Capital One \$657 P Ó Box 30285 Salt Lake City, UT 84130-0285 ACCOUNT NO ACCOUNT NO \$1013 Subtotal➤ \$1013 continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6G (Officia	l Form 6G) (12/07)			
In re	Adrian Epps	,	Case No.	
	Debtor		(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
_

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	drian Ep	ps	,	Case No.	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR		

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B6 Declaration (Official Form 6 - Declaration) (12 07)

n re Adrian Epps,	Case No.
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the	foregoing summary and schedules, consis	ting of sheets, and that they are true and correct to the best o
my knowledge, information, and belief		
Date	Signature.	
Date	Signature	Debtor
	Digitatio	(Joint Debtor, if any)
	[If joint cas	se, both spouses must sign [
	E OF NON-ATTORNEY BANKRUPICY	PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and it	nformation required under 11 U.S.C. §§ 110(im fee for services chargeable by bankruptcy	110, (2) I prepared this document for compensation and have provided b), 110(h) and 342(b), and, (3) if rules or guidelines have been petition preparers, I have given the debtor notice of the maximum ired by that section
Printed or Typed Name and Title, if any, of Bankruptey Petition Preparer	Social Security No. (Regured by 11 U.S.C. § 110.	·)
If the bankruptcy petition preparer is not an individual, state who signs this document.	the name, title (if any), address, and social se	ecurity number of the officer, principal, responsible person, or partner
Address		
X Signature of Bankruptcy Petition Preparer	Date	
Names and Social Security numbers of all other individuals w	tho prepared or assisted in preparing this docu	ument, unless the bankruptcy petition preparer is not an individual
If more than one person prepared this document, attach addit	ional signed sheets conforming to the approp	oriale Official Form for each person.
18 U.S.C. § 156.	•	cy Procedure may result in fines or imprisonment or both -11 U.S.C. § 110,
		F A CORPORATION OR PARTNERSHIP
partnership of the	[corporation or partnership] named a	agent of the corporation or a member or an authorized agent of the as debtor in this case, declare under penalty of perjury that I have plus 1), and that they are true and correct to the best of my
Date	6.	
	Signature	
	[Print or ty	pe name of individual signing on behalf of debtor]
[An individual signing on behalf of a partnership or corpo		
Penalty for making a false statement or concealing proper		nt for up to 5 years or both 18 U.S.C. §§ 152 and 3571

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3 203 (12,94)

United States Bankruptcy Court

	No	orthern	_ District Of _	Illinoi	S	
ſn	ı re Adrian Epps					
				Case No.		
D	ebtor			Chapter	13	
	DISCLOSURE O	F СОМРЕ	NSATION OF A	ATTORNEY	FOR DE	BTOR
1.	Pursuant to 11 U.S.C. § 329(a named debtor(s) and that combankruptcy, or agreed to be prin contemplation of or in contemplation.	npensation pa paid to me, fo	aid to me within on r services rendered	e year before t or to be rende	he filing of ered on beh	the petition in
	For legal services, I have agre	ed to accept				. \$3500
	Prior to the filing of this stater					
	Balance Due					
2.	The source of the compensati	on paid to m	e was:			
	✓ Debtor	Other (s	pecify)			
3.	The source of compensation	to be paid to	me is:			
	✓ Debtor	Other (s	pecify)			
1.	I have not agreed to share members and associates o			on with any o	ther person	unless they are
	I have agreed to share the members or associates of the people sharing in the o	my law firm.	A copy of the agree			
5.	In return for the above-discloscase, including:	sed fee, I hav	e agreed to render l	egal service fo	r all aspects	s of the bankruptcy
	a. Analysis of the debtor's fir to file a petition in bankru		on, and rendering a	advice to the d	ebtor in det	ermining whether
	b. Preparation and filing of a	ny petition, s	chedules, statement	ts of affairs and	d plan whicl	n may be required
	c. Representation of the debt hearings thereof;	or at the mee	eting of creditors an	d confirmation	n hearing, ar	nd any adjourned

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DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

	d.	epresentation of the debtor in adversary proceedings and other contested bankruptcy matters;
	e.	Other provisions as needed]
6.	By a	reement with the debtor(s), the above-disclosed fee does not include the following services:
	,	with the second second to the first term of the second sec
	Γ—	
		CERTIFICATION
		I certify that the foregoing is a complete statement of any agreement or arrangement for
	pa	ment to me for representation of the debtor(s) in this bankruptcy proceedings.
		Date Signature of Attorney
		Ronald Lorsch
		Name of law firm